



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name RAYMOND JAMES FINANCIAL, INC.

City/State SAINT PETERSBURG, FL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 80,950,684

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

RAYMOND JAMES FINANCIAL, INC.
880 CARILLON PARKWAY

SAINT PETERSBURG, FL 33716

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BHC Name

City/State

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	78,176,017	57,684,813	59,681,232	46,552,101	38,800,322
Net income (\$000)	1,063,502	1,090,934	1,536,673	862,399	1,052,817
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.75			1.19			0.87			1.61			2.61		
+ Non-interest income	11.95			16.41			16.31			16.24			17.84		
– Overhead expense	10.98			14.46			14.29			14.97			16.83		
– Provision for credit losses	0.22			-0.11			-0.10			0.55			0.01		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0.01			0.31			0			0		
= Pretax net operating income (tax equivalent)	2.51			3.27			3.30			2.34			3.61		
Net operating income	1.81			2.52			2.57			1.85			2.71		
Net income	1.81			2.52			2.57			1.85			2.71		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.96			2.03			1.55			2.61			4.14		
Interest expense	0.61			0.36			0.35			0.47			0.85		
Net interest income (tax equivalent)	2.35			1.67			1.20			2.14			3.29		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09			0.08			0.06			0.43			0.04		
Earnings coverage of net loan and lease losses (X)	60.89			86.23			112.26			12.54			145.13		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93			1.23			1.14			1.61			0.91		
Allowance for loan and lease losses / Total loans and leases	0.92			1.22			1.13			1.60			0.90		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18			0.30			0.29			0.18			0.23		
30–89 days past due loans and leases / Total loans and leases	0.01			0.02			0.02			0.02			0.12		
Liquidity and Funding															
Net noncore funding dependence	-16.15			-35.67			-48.79			-3.29			0		
Net short-term noncore funding dependence	-22.94			-44.01			-58.39			-12.70			-9.43		
Net loans and leases / Total assets	58.19			46.20			43.87			46.88			61.66		
Capitalization															
Tier 1 leverage ratio	10.27			12.57			12.09			12.89			15.84		
Holding company equity capital / Total assets	11.68			13.32			12.56			13.72			17.04		
Total equity capital (including minority interest) / Total assets	11.65			13.42			12.64			13.86			17.19		
Common equity tier 1 capital / Total risk-weighted assets	18.97			25			25.85			23.44			24.75		
Net loans and leases / Equity capital (X)	4.98			3.47			3.49			3.42			3.62		
Cash dividends / Net income	20.99			14.84			15.57			24.45			18.91		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	30.80			30.35			27.59			33.63			4.18		
Equity capital	14.71			15.90			16.80			7.61			11.40		
Net loans and leases	64.77			17.26			19.40			1.60			4.82		
Noncore funding	6.13			-0.70			-5.71			9.16			19.48		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	21.55			24.71			23.69			27.77			22.66		
Equity investment in subsidiaries / Equity capital	97.01			101.10			96.29			98.07			93.81		
Cash from ops + noncash items + op expense / Op expense + dividends	180.62			93.26			160.16			210.94			298.58		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	974,518	524,242	715,442	741,519	1,008,676	85.89	88.82
Income from lease financing receivables.....	402	0	0	0	0		
Fully taxable income on loans and leases.....	953,353	502,460	686,656	711,847	977,579	89.74	90.95
Tax-exempt income on loans and leases.....	21,567	21,782	28,786	29,672	31,097	-0.99	28.03
Estimated tax benefit on income on loans and leases.....	9,525	7,359	-177,700	9,788	10,994	29.43	-8.14
Income on loans and leases (tax equivalent).....	984,445	531,601	537,742	751,307	1,019,670	85.18	86.99
Investment interest income (tax equivalent).....	145,588	64,303	86,304	88,807	75,963	126.41	477.30
Interest on balances due from depository institutions.....	95,795	14,372	19,775	41,380	125,178	566.54	103.12
Interest income on other earning assets.....	67,090	16,923	23,253	33,671	52,477	296.44	116.70
Total interest income (tax equivalent).....	1,292,918	627,199	667,074	915,165	1,273,288	106.14	105.29
Interest on time deposits of \$250K or more.....	871	929	1,236	1,954	2,378	-6.24	13.12
Interest on time deposits < \$250K.....	9,788	11,661	15,332	18,823	11,626	-16.06	304.46
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	115,340	4,436	6,011	10,978	98,286	2500.09	928.72
Interest on other borrowings and trading liabilities.....	141,954	94,963	126,459	133,347	148,132	49.48	37.27
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	267,953	111,989	149,038	165,102	260,422	139.27	127.44
Net interest income (tax equivalent).....	1,024,965	515,210	518,036	750,063	1,012,866	98.94	100.19
Non-interest income.....	7,006,055	7,100,625	9,733,329	7,559,691	6,923,862	-1.33	58.71
Adjusted operating income (tax equivalent).....	8,031,020	7,615,835	10,251,365	8,309,754	7,936,728	5.45	63.02
Overhead expense.....	6,435,162	6,255,944	8,527,426	6,966,658	6,530,907	2.86	53.95
Provision for credit losses.....	126,307	-47,813	-58,417	253,977	5,483		573.10
Securities gains (losses).....	0	608	608	1,292	0	-100.00	-100.00
Other tax equivalent adjustments.....	0	6,001	187,888	0	4	-100.00	-100.00
Pretax net operating income (tax equivalent).....	1,469,953	1,415,471	1,972,320	1,090,507	1,400,604	3.85	101.11
Applicable income taxes.....	400,236	301,000	413,251	230,109	349,820	32.97	74.55
Tax equivalent adjustments.....	9,525	13,360	10,188	9,788	10,999	-28.71	-9.03
Applicable income taxes (tax equivalent).....	409,761	314,360	423,439	239,897	360,819	30.35	70.90
Minority interest.....	-3,310	10,177	12,208	-11,789	-13,032		
Net income before discontinued operations, net of minority interest.....	1,063,502	1,090,934	1,536,673	862,399	1,052,817	-2.51	117.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,063,502	1,090,934	1,536,673	862,399	1,052,817	-2.51	117.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,060,192	1,101,111	1,548,881	850,610	1,039,785	-3.72	115.85
Investment securities income (tax equivalent).....	145,588	64,303	86,304	88,807	75,963	126.41	477.30
US Treasury and agency securities (excluding mortgage-backed securities).....	42,735	1,893	2,207	1,197	3,026	2157.53	12006.23
Mortgage-backed securities.....	91,719	62,315	83,928	87,183	70,516	47.19	300.64
All other securities.....	11,134	95	169	427	2,421	11620.46	464.36
Cash dividends declared.....	223,246	161,947	239,272	210,883	199,125	37.85	131.66
Common.....	223,246	161,947	239,272	210,883	199,125	37.85	131.66
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.21			1.45			1.12			1.97			3.28		
Less: Interest expense	0.46			0.26			0.25			0.35			0.67		
Equals: Net interest income (tax equivalent)	1.75			1.19			0.87			1.61			2.61		
Plus: Non-interest income	11.95			16.41			16.31			16.24			17.84		
Equals: adjusted operating income (tax equivalent)	13.70			17.60			17.18			17.85			20.46		
Less: Overhead expense	10.98			14.46			14.29			14.97			16.83		
Less: Provision for credit losses	0.22			-0.11			-0.10			0.55			0.01		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0.01			0.31			0			0		
Equals: Pretax net operating income (tax equivalent)	2.51			3.27			3.30			2.34			3.61		
Less: Applicable income taxes (tax equivalent)	0.70			0.73			0.71			0.52			0.93		
Less: Minority interest	-0.01			0.02			0.02			-0.03			-0.03		
Equals: Net operating income	1.81			2.52			2.57			1.85			2.71		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.81			2.52			2.57			1.85			2.71		
Memo: Net income (last four quarters)	2.01			2.50			2.57			1.85			2.71		
Net income—BHC and noncontrolling (minority) interest	1.81			2.55			2.60			1.83			2.68		
Margin Analysis															
Average earning assets / Average assets	74.41			71.51			72.07			75.32			79.30		
Average interest-bearing funds / Average assets	58.62			57.98			57.44			64.37			64.16		
Interest income (tax equivalent) / Average earning assets	2.96			2.03			1.55			2.61			4.14		
Interest expense / Average earning assets	0.61			0.36			0.35			0.47			0.85		
Net interest income (tax equivalent) / Average earning assets	2.35			1.67			1.20			2.14			3.29		
Yield or Cost															
Total loans and leases (tax equivalent)	3.39			2.59			1.92			3.01			4.19		
Interest-bearing bank balances	1.02			0.24			0.22			0.74			3.61		
Federal funds sold and reverse repos	9.03			2.18			2.16			5.68			4.76		
Trading assets	5			2.82			3.12			3.65			3.48		
Total earning assets	2.94			2			1.96			2.58			4.10		
Investment securities (tax equivalent)	1.10			0.77			0.68			1.52			2.45		
US Treasury and agency securities (excluding mortgage-backed securities)	0.72			0.08			0.04			0.40			3.06		
Mortgage-backed securities	1.34			1.01			1.01			1.39			2.33		
All other securities	7.33			87.96			117.36			304.69			1,790.06		
Interest-bearing deposits	0.40			0.08			0.07			0.12			0.51		
Time deposits of \$250K or more	1.07			1.64			1.58			2.03			2.36		
Time deposits < \$250K	1.64			1.91			1.94			1.99			2.10		
Other domestic deposits	0.37			0.02			0.02			0.04			0.46		
Foreign deposits															
Federal funds purchased and repos	7.13			1.27			1.25			4			10.46		
Other borrowed funds and trading liabilities	3.32			3.31			3.30			3.39			3.50		
All interest-bearing funds	0.78			0.45			0.43			0.55			1.05		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

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Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	7,006,055	7,100,625	9,733,329	7,559,691	6,923,862
Fiduciary activities income	51,882	52,454	71,011	55,921	48,929
Service charges on deposit accounts - domestic	443	4	6	9	17
Trading revenue	64,502	46,476	63,500	76,522	81,806
Investment banking fees and commissions	6,972,850	6,786,660	9,287,835	7,212,332	6,559,376
Insurance activities revenue	46,417	43,280	59,423	53,481	55,419
Venture capital revenue	8,621	50,701	56,137	-1,408	7,097
Net servicing fees	201	-50	-21	-81	146
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,089	8,904	10,872	4,841	3,343
Other non-interest income	-142,950	112,196	184,566	158,074	167,729
Total overhead expenses	6,435,162	6,255,944	8,527,426	6,966,658	6,530,907
Personnel expense	3,057,077	3,072,809	4,246,391	3,561,420	3,264,821
Net occupancy expense	196,215	176,543	236,237	228,435	227,684
Goodwill impairment losses	0	0	0	0	19,722
Amortization expenses and impairment loss (other intangible assets)	29,082	12,133	16,229	12,182	13,684
Other operating expenses	3,152,788	2,994,459	4,028,569	3,164,621	3,004,996
Fee income on mutual funds and annuities	1,128,771	1,244,796	1,664,577	1,373,719	1,403,487
Memoranda					
Assets under management in proprietary mutual funds and annuities	15,220,982	20,584,047	20,664,968	19,995,680	17,294,643
Number of equivalent employees	13,818	13,029	13,029	12,545	13,106
Average personnel expense per employee	221.24	235.84	325.92	283.89	249.11
Average assets per employee	5,657.55	4,427.42	4,580.65	3,710.81	2,960.50

Analysis Ratios

Mutual fund fee income / Non-interest income	16.11		17.53		17.10		18.17		20.27	
Overhead expenses / Net Interest Income + non-interest income	80.22		82.22		81.77		83.94		82.40	

Percent of Average Assets

Total overhead expense	10.98		14.46		14.29		14.97		16.83	
Personnel expense	5.21		7.10		7.12		7.65		8.41	
Net occupancy expense	0.33		0.41		0.40		0.49		0.59	
Other operating expenses	5.43		6.95		6.78		6.82		7.83	
Overhead less non-interest income	-0.97		-1.95		-2.02		-1.27		-1.01	

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	80.13		82.14		83.18		83.84		82.29	
Personnel expense	38.07		40.35		41.42		42.86		41.14	
Net occupancy expense	2.44		2.32		2.30		2.75		2.87	
Other operating expenses	39.62		39.48		39.46		38.23		38.28	
Total non-interest income	87.24		93.24		94.95		90.97		87.24	
Fiduciary activities income	0.65		0.69		0.69		0.67		0.62	
Service charges on domestic deposit accounts	0.01		0		0		0		0	
Trading revenue	0.80		0.61		0.62		0.92		1.03	
Investment banking fees and commissions	86.82		89.11		90.60		86.79		82.65	
Insurance activities revenue	0.58		0.57		0.58		0.64		0.70	
Venture capital revenue	0.11		0.67		0.55		-0.02		0.09	
Net servicing fees	0		0		0		0		0	
Net securitization income	0		0		0		0		0	
Net gain (loss) - sales of loans, OREO, and other assets	0.05		0.12		0.11		0.06		0.04	
Other non-interest income	-1.78		1.47		1.80		1.90		2.11	
Overhead less non-interest income	-7.11		-11.09		-11.76		-7.14		-4.95	
Applicable income taxes / Pretax net operating income (tax equivalent)	27.23		21.27		20.95		21.10		24.98	
Applicable income tax + TE / Pretax net operating income + TE	27.88		22.21		21.47		22		25.76	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	14,336,263	8,553,195	8,962,694	7,946,060	7,923,273	67.61	154.34
Commercial and industrial loans	15,453,990	9,286,030	9,580,580	8,100,720	8,195,724	66.42	109.58
Loans to individuals	10,283,811	4,951,408	5,296,200	3,631,132	2,837,838	107.69	393.82
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	186	0	0	0	0		
Other loans and leases	7,473,512	6,153,832	6,540,126	5,887,626	6,029,190	21.44	33.83
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	47,547,762	28,944,465	30,379,600	25,565,538	24,986,025	64.27	129.95
Less: Allowance for loan and lease losses	439,056	353,428	342,859	409,061	226,003	24.23	120.17
Net loans and leases	47,108,706	28,591,037	30,036,741	25,156,477	24,760,022	64.77	130.05
Debt securities that reprice or mature in over 1 year	9,526,648	8,293,761	8,514,318	7,975,737	3,168,884	14.87	373.68
Mutual funds and equity securities	10,906	3,393	3,554	4,598	11,744	221.43	-93.80
Subtotal	56,646,260	36,888,191	38,554,613	33,136,812	27,940,650	53.56	149.93
Interest-bearing bank balances	12,534,281	11,541,537	12,704,154	4,717,924	3,570,449	8.60	299.47
Federal funds sold and reverse repos	373,191	279,358	203,758	162,298	326,191	33.59	-31.24
Debt securities that reprice or mature within 1 year	937,028	5,759,583	10,070,353	627,254	150,658	-83.73	671.13
Trading assets	1,270,322	609,609	369,738	386,410	632,048	108.38	125.13
Total earning assets	71,761,082	55,078,278	61,902,616	39,030,698	32,619,996	30.29	165.48
Non-interest-bearing cash and due from depository institutions	980,268	765,027	808,470	751,789	693,291	28.14	49.89
Premises, fixed assets, and leases	748,078	703,078	692,425	629,120	614,972	6.40	134.70
Other real estate owned	569	378	378	751	2,928	50.53	-87.97
Investment in unconsolidated subsidiaries	5,463	5,515	5,515	5,556	5,533	-0.94	1.90
Intangible and other assets	7,455,224	5,338,915	5,051,435	13,239,233	6,217,275	39.64	8.52
Total assets	80,950,684	61,891,191	68,460,839	53,657,147	40,153,995	30.80	132.06
Quarterly average assets	84,408,190	59,930,653	65,670,488	51,503,565	39,933,483	40.84	144.84
Average loans and leases (YTD)	38,763,524	27,382,860	28,000,533	24,984,937	24,336,025	41.56	94.39
Memoranda							
Loans held-for-sale	137,131	145,180	229,836	209,679	204,536	-5.54	91.79
Loans not held-for-sale	47,410,631	28,799,285	30,149,764	25,355,859	24,781,489	64.62	130.09
Real estate loans secured by 1-4 family	7,467,639	5,310,541	5,557,505	4,903,138	4,725,471	40.62	135.91
Commercial real estate loans	5,145,832	2,295,924	2,442,175	2,142,005	2,375,990	124.13	181.87
Construction and land development	547,265	192,380	160,392	230,383	174,552	184.47	392.76
Multifamily	1,167,787	583,937	688,301	511,114	527,167	99.99	288.14
Nonfarm nonresidential	3,430,780	1,519,607	1,593,482	1,400,508	1,674,271	125.77	142.68
Real estate loans secured by farmland	1,284	0	0	0	15,933		-92.15
Total investment securities	10,474,582	14,056,737	18,588,225	8,607,589	3,331,286	-25.48	353.74
U.S. Treasury securities	1,564,433	5,753,383	10,052,094	618,508	107,621	-72.81	2933.67
US agency securities (excluding mortgage-backed securities)	582,135	0	0	0	0		
Municipal securities	4,569	153	154	156	144	2886.27	12954.29
Mortgage-backed securities	7,936,647	8,299,808	8,532,423	7,984,327	3,211,777	-4.38	281.37
Asset-backed securities	221,896	0	0	0	0		
Other debt securities	153,996	0	0	0	0		405152.63
Mutual funds and equity securities	10,906	3,393	3,554	4,598	11,744	221.43	-93.80
Available-for-sale securities	10,463,676	14,053,344	18,584,671	8,602,991	3,319,542	-25.54	353.26
U.S. Treasury securities	1,564,433	5,753,383	10,052,094	618,508	107,621	-72.81	2933.67
US agency securities (excluding mortgage-backed securities)	582,135	0	0	0	0		
Municipal securities	4,569	153	154	156	144	2886.27	12954.29
Mortgage-backed securities	7,936,647	8,299,808	8,532,423	7,984,327	3,211,777	-4.38	281.37
Asset-backed securities	221,896	0	0	0	0		
Other debt securities	153,996	0	0	0	0		405152.63
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-1,191,301	-7,424	-78,725	94,830	26,668		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	119,802	92,036	106,748	124,463	119,450	30.17	132.31

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	795,316	37,984	36,379	17,860	17,599	1993.82	3588.34
NOW, ATS and transaction accounts	5,117,133	236,412	237,242	157,958	5,854	2064.50	98363.21
Time deposits less brokered deposits < \$250K	412,363	5,658	165,262	6,462	7,740	7188.14	6207.17
MMDA and other savings accounts	44,447,647	31,342,348	33,029,653	26,702,382	21,896,156	41.81	155.58
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	50,772,459	31,622,402	33,468,536	26,884,662	21,927,349	60.56	191.39
Time deposits of \$250K or more	136,053	90,297	90,516	71,255	105,467	50.67	81.58
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	294,581	204,886	202,990	233,255	200,010	43.78	-51.30
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	350,686	850,420	420	863,521	882,651	-58.76	-42.62
Other borrowings w/remaining maturity over 1 year	3,463,712	2,495,529	3,339,029	2,416,498	1,917,478	38.80	41.15
Brokered deposits < \$250K	449,501	782,200	533,616	834,292	942,244	-42.53	92.74
Noncore funding	4,694,533	4,423,332	4,166,571	4,418,821	4,047,850	6.13	18.01
Trading liabilities	836,146	175,893	170,669	152,354	209,939	375.37	277.58
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	15,215,371	17,366,391	22,002,992	14,763,513	7,066,359	-12.39	101.10
Total liabilities	71,518,509	53,588,018	59,808,768	46,219,350	33,251,497	33.46	145.01
Equity Capital							
Perpetual preferred stock (including surplus)	119,832	0	0	0	0		
Common stock	2,480	2,391	2,392	1,591	1,586	3.72	60.83
Common surplus	2,986,864	2,088,245	2,054,602	1,995,798	1,921,893	43.03	81.53
Retained earnings	8,842,363	7,632,114	8,002,107	6,703,125	6,086,721	15.86	103.74
Accumulated other comprehensive income	-982,077	-41,259	-86,520	16,511	-5,036		
Other equity capital components	-1,511,633	-1,436,657	-1,372,688	-1,353,904	-1,163,048		
Total holding company equity capital	9,457,829	8,244,834	8,599,893	7,363,121	6,842,116	14.71	69.44
Noncontrolling (minority) interest in subsidiaries	-25,654	58,339	52,178	74,676	60,382		
Total equity capital, including minority interest	9,432,175	8,303,173	8,652,071	7,437,797	6,902,498	13.60	65.67
Total liabilities and capital	80,950,684	61,891,191	68,460,839	53,657,147	40,153,995	30.80	132.06
Memoranda							
Non-interest-bearing deposits	795,316	37,984	36,379	17,860	17,599	1993.82	3588.34
Interest-bearing deposits	50,562,697	32,456,915	34,056,289	27,772,349	22,957,461	55.78	185.49
Total deposits	51,358,013	32,494,899	34,092,668	27,790,209	22,975,060	58.05	189.63
Long-term debt that reprices within 1 year	850,000	850,000	850,000	850,000	875,000	0.00	0.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,599,893	7,363,121	7,363,121	6,842,116	6,141,906		
Accounting restatements	0	0	0	0	0		
Net income	1,063,502	1,090,934	1,536,673	862,399	1,052,817		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	150,152	120,104	159,824	153,892	161,699		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	163,056	109,608	119,002	270,839	313,486		
Changes incident to business combinations	926,141	0	0	0	0		
Less: Dividends declared	223,246	161,947	239,272	210,883	199,125		
Change in other comprehensive income	-895,557	-57,770	-103,031	21,547	33,804		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	1,580	-35,111	-35,499		
Holding company equity capital, ending balance	9,457,829	8,244,834	8,599,893	7,363,121	6,842,116		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	17.71			13.82			13.09			14.81			19.73		
Commercial and industrial loans	19.09			15			13.99			15.10			20.41		
Loans to individuals	12.70			8			7.74			6.77			7.07		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	9.23			9.94			9.55			10.97			15.02		
Net loans and leases	58.19			46.20			43.87			46.88			61.66		
Debt securities over 1 year	11.77			13.40			12.44			14.86			7.89		
Mutual funds and equity securities	0.01			0.01			0.01			0.01			0.03		
Subtotal	69.98			59.60			56.32			61.76			69.58		
Interest-bearing bank balances	15.48			18.65			18.56			8.79			8.89		
Federal funds sold and reverse repos	0.46			0.45			0.30			0.30			0.81		
Debt securities 1 year or less	1.16			9.31			14.71			1.17			0.38		
Trading assets	1.57			0.98			0.54			0.72			1.57		
Total earning assets	88.65			88.99			90.42			72.74			81.24		
Non-interest cash and due from depository institutions	1.21			1.24			1.18			1.40			1.73		
Other real estate owned	0			0			0			0			0.01		
All other assets	10.14			9.77			8.40			25.86			17.04		
Memoranda															
Short-term investments	17.10			28.41			33.56			10.26			10.08		
U.S. Treasury securities	1.93			9.30			14.68			1.15			0.27		
US agency securities (excluding mortgage-backed securities)	0.72			0			0			0			0		
Municipal securities	0.01			0			0			0			0		
Mortgage-backed securities	9.80			13.41			12.46			14.88			8		
Asset-backed securities	0.27			0			0			0			0		
Other debt securities	0.19			0			0			0			0		
Loans held-for-sale	0.17			0.23			0.34			0.39			0.51		
Loans held for investment	58.57			46.53			44.04			47.26			61.72		
Real estate loans secured by 1-4 family	9.22			8.58			8.12			9.14			11.77		
Revolving	0.03			0.03			0.03			0.04			0.06		
Closed-end, secured by first liens	9.20			8.55			8.09			9.10			11.70		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	6.36			3.71			3.57			3.99			5.92		
Construction and land development	0.68			0.31			0.23			0.43			0.43		
Multifamily	1.44			0.94			1.01			0.95			1.31		
Nonfarm nonresidential	4.24			2.46			2.33			2.61			4.17		
Real estate loans secured by farmland	0			0			0			0			0.04		

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	30.15			29.55			29.50			31.08			31.71		
Real estate loans secured by 1-4 family	15.71			18.35			18.29			19.18			18.91		
Revolving	0.04			0.07			0.07			0.08			0.10		
Closed-end	15.66			18.28			18.23			19.10			18.81		
Commercial real estate loans	10.82			7.93			8.04			8.38			9.51		
Construction and land development	1.15			0.66			0.53			0.90			0.70		
1-4 family	0.03			0.03			0.04			0.11			0.04		
Other	1.12			0.63			0.49			0.79			0.66		
Multifamily	2.46			2.02			2.27			2			2.11		
Nonfarm nonresidential	7.22			5.25			5.25			5.48			6.70		
Owner-occupied	0.41			0			0			0			0		
Other	6.80			5.25			5.25			5.48			6.70		
Real estate loans secured by farmland	0			0			0			0			0.06		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	32.50			32.08			31.54			31.69			32.80		
Loans to individuals	21.63			17.11			17.43			14.20			11.36		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	15.72			21.26			21.53			23.03			24.13		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	160.73			109.91			109.51			114.39			122.72		
Real estate loans secured by 1-4 family	83.72			68.24			67.90			70.58			73.19		
Revolving	0.24			0.26			0.25			0.30			0.40		
Closed-end	83.48			67.99			67.65			70.29			72.79		
Commercial real estate loans	57.69			29.50			29.84			30.83			36.80		
Construction and land development	6.14			2.47			1.96			3.32			2.70		
1-4 family	0.15			0.12			0.14			0.40			0.15		
Other	5.99			2.35			1.82			2.92			2.55		
Multifamily	13.09			7.50			8.41			7.36			8.16		
Nonfarm nonresidential	38.46			19.53			19.47			20.16			25.93		
Owner-occupied	2.21			0			0			0			0		
Other	36.26			19.53			19.47			20.16			25.93		
Real estate loans secured by farmland	0.01			0			0			0			0.25		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	173.26			119.33			117.06			116.61			126.94		
Loans to individuals	115.30			63.63			64.71			52.27			43.95		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	83.79			79.08			79.91			84.75			93.38		
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.37			8.91			8.98			9.34			10.08		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	60.60			33.13			33.32			34.38			39		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	62.80			33.13			33.32			34.38			39		

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	17.10			28.41			33.56			10.26			10.08		
Liquid assets	30.62			44.03			47.72			27.25			21.27		
Investment securities	12.94			22.71			27.15			16.04			8.30		
Net loans and leases	58.19			46.20			43.87			46.88			61.66		
Net loans, leases and standby letters of credit	58.31			46.23			43.91			46.94			61.77		
Core deposits	62.72			51.09			48.89			50.10			54.61		
Noncore funding	5.80			7.15			6.09			8.24			10.08		
Time deposits of \$250K or more	0.17			0.15			0.13			0.13			0.26		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.36			0.33			0.30			0.43			0.50		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.10			-0.12			0			0.13			-0.31		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.43			1.37			0			1.61			2.20		
Earning assets that reprice within 1 year	64.22			62.06			64.76			58.70			63.12		
Interest-bearing liabilities that reprice within 1 year	0.74			0.47			0.44			0.38			0.83		
Long-term debt that reprices within 1 year	1.05			1.37			1.24			1.58			2.18		
Net assets that reprice within 1 year	62.43			60.22			63.08			56.73			60.11		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-16.15			-35.67			-48.79			-3.29			0		
Net short-term noncore funding dependence	-22.94			-44.01			-58.39			-12.70			-9.43		
Short-term investment / Short-term noncore funding	1,629.26			1,307.90			4,914.23			424.26			286.76		
Liquid assets - short-term noncore funding / Nonliquid assets	42.63			74.78			89.98			34.13			22.55		
Net loans and leases / Total deposits	91.73			87.99			88.10			90.52			107.77		
Net loans and leases / Core deposits	92.78			90.41			89.75			93.57			112.92		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.05			-0.10			-1			1.45			0.43		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.90			99.98			99.98			99.95			99.65		
U.S. Treasury securities	14.94			40.93			54.08			7.19			3.23		
US agency securities (excluding mortgage-backed securities)	5.56			0			0			0			0		
Municipal securities	0.04			0			0			0			0		
Mortgage-backed securities	75.77			59.05			45.90			92.76			96.41		
Asset-backed securities	2.12			0			0			0			0		
Other debt securities	1.47			0			0			0			0		
Mutual funds and equity securities	0.10			0.02			0.02			0.05			0.35		
Debt securities 1 year or less	8.95			40.97			54.18			7.29			4.52		
Debt securities 1 to 5 years	19.53			2.82			2.45			2.39			7.80		
Debt securities over 5 years	71.42			56.18			43.36			90.27			87.33		
Pledged securities	1.14			0.65			0.57			1.45			3.59		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-21.25			252.24			317.22			36.08			-5.39		
Investment securities	-25.48			81.22			115.95			158.39			14.39		
Core deposits	60.56			22.61			24.49			22.61			3.48		
Noncore funding	6.13			-0.70			-5.71			9.16			19.48		

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			21,700,090	15,882,785	12,791,008
Commit: Secured commercial real estate loans	985,764	458,713	467,275	487,012	559,244
Commit: Unsecured real estate loans	252,326	115,947	158,339	189,777	250,872
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	2,720	0
Standby letters of credit	91,916	22,418	22,658	31,423	45,090
Commercial and similar letters of credit	1,425	0	0	0	0
Securities lent	161,846	68,485	62,143	57,862	229,490
Credit derivatives - notional amount (holding company as guarantor)	519,738	530,285	548,612	512,929	2,118
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	410,954	353,600	400,283	363,455	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	108,783	175,902	148,330	147,365	0
Derivative Contracts					
Interest rate futures and forward contracts	27,096,590	8,242,274	5,927,164	10,098,403	4,586,722
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	14,415,477	9,436,884	8,884,959	9,755,552	9,388,430
Futures and forward foreign exchange	2,067,698	1,781,547	1,807,171	1,543,245	1,434,901
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	22,874
Commodity and other futures and forward contracts	11,000	21,266	20,970	71,145	6,479
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							31.70			29.60			31.85		
Standby letters of credit	0.11			0.04			0.03			0.06			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.20			0.11			0.09			0.11			0.57		
Credit derivatives - notional amount (holding company as guarantor)	0.64			0.86			0.80			0.96			0.01		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0.51			0.57			0.58			0.68			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.13			0.28			0.22			0.27			0		
Derivative contracts	53.85			31.48			24.31			40.01			38.45		
Interest rate contracts	51.28			28.56			21.64			37			34.80		
Interest rate futures and forward contracts	33.47			13.32			8.66			18.82			11.42		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	17.81			15.25			12.98			18.18			23.38		
Foreign exchange contracts	2.55			2.88			2.64			2.88			3.63		
Futures and forward foreign exchange contracts	2.55			2.88			2.64			2.88			3.57		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0.06		
Equity, commodity, and other derivative contracts	0.01			0.03			0.03			0.13			0.02		
Commodity and other futures and forward contracts	0.01			0.03			0.03			0.13			0.02		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							77.50			63.57			52.56		

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	43,590,765	19,481,971	16,640,264	21,468,345	15,439,406
Interest rate contracts	41,512,067	17,679,158	14,812,123	19,853,955	13,975,152
Foreign exchange contracts	2,067,698	1,781,547	1,807,171	1,543,245	1,457,775
Equity, commodity, and other contracts	11,000	21,266	20,970	71,145	6,479
Derivatives Position					
Futures and forwards	29,175,288	10,045,087	7,755,305	11,712,793	6,028,102
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	14,415,477	9,436,884	8,884,959	9,755,552	9,411,304
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	43,590,765	19,481,971	16,640,264	21,468,345	15,439,406
Interest rate contracts	41,512,067	17,679,158	14,812,123	19,853,955	13,975,152
Foreign exchange contracts	2,067,698	1,781,547	1,807,171	1,543,245	1,457,775
Equity, commodity, and other contracts	11,000	21,266	20,970	71,145	6,479
Derivative contracts (excluding futures and FX 14 days or less)	44,143,496	20,056,474	17,233,877	22,062,426	15,432,927
One year or less	32,034,649	10,760,226	8,470,893	12,290,773	6,278,397
Over 1 year to 5 years	4,329,594	3,527,619	3,289,154	3,904,780	2,849,855
Over 5 years	7,779,253	5,768,629	5,473,830	5,866,873	6,304,675
Gross negative fair value (absolute value)	594,829	316,591	306,232	448,135	377,322
Gross positive fair value	366,500	342,978	286,035	496,048	376,525
Held for trading	0	0	0	0	0
Non-traded	366,500	342,978	286,035	496,048	376,525
Current credit exposure on risk-based capital derivative contracts	366,500	342,978	286,035	496,048	357,900
Credit losses on derivative contracts	42	712	716	792	15
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	95.23			90.75			89.01			92.48			90.52		
Foreign exchange contracts	4.74			9.14			10.86			7.19			9.44		
Equity, commodity, and other contracts	0.03			0.11			0.13			0.33			0.04		
Futures and forwards	66.93			51.56			46.61			54.56			39.04		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	33.07			48.44			53.39			45.44			60.96		
Held for trading	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			100		
Interest rate contracts	95.23			90.75			89.01			92.48			90.52		
Foreign exchange contracts	4.74			9.14			10.86			7.19			9.44		
Equity, commodity, and other contracts	0.03			0.11			0.13			0.33			0.04		
Derivative contracts (excluding futures and forex 14 days or less)	101.27			102.95			103.57			102.77			99.96		
One year or less	73.49			55.23			50.91			57.25			40.66		
Over 1 year to 5 years	9.93			18.11			19.77			18.19			18.46		
Over 5 years	17.85			29.61			32.90			27.33			40.83		
Gross negative fair value (absolute value)	1.36			1.63			1.84			2.09			2.44		
Gross positive fair value	0.84			1.76			1.72			2.31			2.44		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07			0.04			0.04			0.07			0.06		
Gross positive fair value (X)	0.04			0.05			0.04			0.08			0.06		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.04			0.05			0.04			0.08			0.06		
Current credit exposure (X)	0.04			0.05			0.04			0.08			0.06		
Credit losses on derivative contracts	0			0.01			0.01			0.01			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.83			1.15			0.94			1.78			1.42		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	342,859	409,061	409,061	226,003	229,491
Gross losses	33,009	17,942	19,773	108,844	10,881
Write-downs, transfers to loans held-for-sale	2,075	3,439	5,171	87,022	2,560
Recoveries	7,049	2,146	2,734	2,431	1,268
Net losses	25,960	15,796	17,039	106,413	9,613
Provision for loan and lease losses	120,169	-40,028	-49,403	253,977	5,483
Adjustments	1,988	191	240	35,494	642
Ending balance	439,056	353,428	342,859	409,061	226,003
Memo: Allocated transfer risk reserve (ATTR)	96	147	139	136	203

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.20			-0.09			-0.08			0.55			0.01		
Provision for loan and lease losses / Average loans and leases	0.41			-0.19			-0.18			1.02			0.02		
Provision for loan and lease losses / Net loan and lease losses	462.90			-253.41			-289.94			238.67			57.04		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93			1.23			1.14			1.61			0.91		
Allowance for loan and lease losses / Total loans and leases	0.92			1.22			1.13			1.60			0.90		
Allowance for loan and lease losses / Net loans and leases losses (X)	12.68			16.78			20.12			3.84			23.51		
Allowance for loan and lease losses / Nonaccrual assets	520.40			405.83			387.89			897.28			412.63		
ALLL / 90+ days past due + nonaccrual loans and leases	496.37			369.05			387.53			710.45			317.69		
Gross loan and lease losses / Average loans and leases	0.11			0.09			0.07			0.44			0.04		
Recoveries / Average loans and leases	0.02			0.01			0.01			0.01			0.01		
Net losses / Average loans and leases	0.09			0.08			0.06			0.43			0.04		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01			0.01			0.02			0.35			0.01		
Recoveries / Prior year-end losses	35.65			1.97			2.51			22.34			8.10		
Earnings coverage of net loan and lease losses (X)	60.89			86.23			112.26			12.54			145.13		

Net Loan and Lease Losses By Type

Real estate loans	-0.01			0.14			0.10			0.01			0.06		
Real estate loans secured by 1-4 family	-0.01			-0.01			-0.01			-0.04			-0.01		
Revolving	0			0			0			0			0		
Closed-end	-0.01			-0.01			-0.01			-0.04			-0.01		
Commercial real estate loans	-0.02			0.55			0.39			0.14			0.22		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	-0.04			0.83			0.59			0.22			0.32		
Owner-occupied	-0.01			0			0			0			0		
Other	-0.03			0.83			0.59			0.22			0.32		
Real estate loans secured by farmland	0												0		
Commercial and industrial loans	0.21			0.05			0.05			1.19			0.03		
Loans to individuals															
Credit card loans															
Agricultural loans	0														
Loans to foreign governments and institutions															
Other loans and leases	0.05			0.07			0.05			0.15			0.04		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	4,912	5,808	6,118	4,904	29,924
90+ days past due loans and leases	4,066	8,644	47	11,974	16,319
Nonaccrual loans and leases	84,388	87,124	88,427	45,604	54,820
Total past due and nonaccrual loans and leases	93,366	101,576	94,592	62,482	101,063
Restructured 30–89 days past due	62	0	0	732	0
Restructured 90+ days past due	0	0	0	0	700
Restructured nonaccrual	12,659	17,201	16,690	18,885	33,344
Total restructured loans and leases	12,721	17,201	16,690	19,617	34,044
30–89 days past due loans held for sale	169	3,337	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	169	3,337	0	0	0
Restructured loans and leases in compliance	17,606	7,681	7,373	8,520	19,205
Other real estate owned	569	378	378	751	2,928
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.01			0.02			0.02			0.02			0.12		
90+ days past due loans and leases	0.01			0.03			0			0.05			0.07		
Nonaccrual loans and leases	0.18			0.30			0.29			0.18			0.22		
90+ days past due and nonaccrual loans and leases	0.19			0.33			0.29			0.23			0.28		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.03			0.06			0.05			0.07			0.13		
30–89 days past due loans held for sale	0			0.01			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.01			0.02			0.02			0.02			0.12		
90+ days past due assets	0.01			0.03			0			0.05			0.07		
Nonaccrual assets	0.18			0.30			0.29			0.18			0.22		
30+ days past due and nonaccrual assets	0.20			0.35			0.31			0.24			0.40		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.11			0.15			0.13			0.11			0.18		
90+ days past due and nonaccrual assets + other real estate owned	0.11			0.16			0.13			0.11			0.18		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.13			0.15			0.14			0.10			0.19		
Allowance for loan and lease losses	23.37			26.93			28.05			13.59			34.36		
Equity capital + allowance for loan and lease losses	1.04			1.11			1.08			0.72			1.10		
Tier 1 capital + allowance for loan and lease losses	1.15			1.22			1.18			0.80			1.20		
Loans and leases + other real estate owned	0.22			0.33			0.32			0.22			0.31		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0.03			0.02			0.04			0.02		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.29			0.41			0.39			0.35			0.28		
Commercial and industrial	30–89 days past due	0			0.04			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.20			0.42			0.40			0.02			0.20		
Individuals	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0.07			0.03			0.48		
	90+ days past due	0.05			0.14			0			0.20			0.27		
	Nonaccrual	0.14			0.22			0.23			0.29			0.27		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.06			0.05			0.02			0.06			0.03		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.19			0.27			0.27			0.29			0.32		
Revolving	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Closed-end	30–89 days past due	0.06			0.05			0.03			0.06			0.03		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.19			0.27			0.27			0.29			0.32		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.54			0.89			0.81			0.63			0.29		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.81			1.34			1.24			0.96			0.41		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.81			1.34			1.24			0.96			0.41		
Farmland	30–89 days past due	0												0		
	90+ days past due	0												0		
	Nonaccrual	0												0		
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,477,711	653,982	684,307	643,485	760,431
Retained earnings	8,842,363	7,632,114	8,002,107	6,703,125	6,086,721
Accumulated other comprehensive income (AOCI)	-982,077	-41,259	-86,520	16,511	-5,036
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,337,997	8,244,837	8,599,894	7,363,121	6,842,116
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,816,669	818,367	808,751	774,069	569,770
Accumulated other comprehensive income-related adjustments	-858,586	-32,282	-77,291	23,795	11,019
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	8,379,914	7,458,752	7,868,434	6,565,257	6,261,327
Adjustments and deductions for common equity tier 1 capital	0	30,279	26,789	27,637	30,844
Common equity tier 1 capital	8,379,914	7,428,473	7,841,645	6,537,620	6,230,483
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	119,832	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	119,832	0	0	0	0
Less: Additional tier 1 capital deductions	19,466	30,279	26,789	27,637	30,844
Additional tier 1 capital	100,366	0	0	0	0
Tier 1 Capital	8,480,280	7,428,473	7,841,645	6,537,620	6,230,483
Tier 2 Capital					
Tier 2 capital instruments and related surplus	99,800	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	450,673	351,253	355,368	322,767	234,155
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	550,473	351,253	355,368	322,767	234,155
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	550,473	351,253	355,368	322,767	234,155
Exited advanced approach tier 2 capital					
Total capital	9,030,753	7,779,726	8,197,013	6,860,387	6,464,638
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	84,408,190	59,930,653	65,670,488	51,503,565	39,933,483
Less: Deductions from common equity tier 1 capital	1,816,669	848,646	835,540	801,706	600,614
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	82,591,521	59,082,007	64,834,948	50,701,859	39,332,869
Total risk-weighted assets	44,176,407	29,716,923	30,334,661	27,895,623	25,171,952
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	18.97			25			25.85			23.44			24.75		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	19.20			25			25.85			23.44			24.75		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	20.44			26.18			27.02			24.59			25.68		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	10.27			12.57			12.09			12.89			15.84		
Supplementary leverage ratio, advanced approaches HCs															

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Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	46,417	43,280	59,423	53,481	55,419	7.25	38.06
Other insurance activities income	46,417	43,280	59,423	53,481	55,419	7.25	38.06
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	943,985	952,042	1,013,228	866,658	724,773	-0.85	87.26

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.58			0.57			0.58			0.64			0.70		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	10.58			12.23			12.38			12.48			11.23		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	4,973,610			5,022,912			5,204,564			5,044,771			4,313,506		
Net assets of broker-dealer subsidiaries / Consolidated assets	6.14			8.12			7.60			9.40			10.74		

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	3,851,105	3,009,591	3,092,133	2,550,001	2,561,028
Real estate loans	1,281,224	938,461	971,300	886,326	850,441
Commercial and industrial loans	2,169,618	1,776,698	1,810,238	1,418,546	1,547,347
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	45,682	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	354,581	294,432	310,595	245,129	163,240
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	944,610	1,081,705	1,176,077	1,017,066	669,785
Total selected foreign assets	4,795,715	4,091,296	4,268,210	3,567,067	3,230,813
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

Analysis Ratios

Yield: Foreign loans	1.88			1.49			1.50			1.97			2.27		
Cost: Interest-bearing deposits															

Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															

Growth Rates

Net loans and leases	27.96			140.47			21.26			-0.43			9.69		
Total selected assets	17.22			82.79			19.66			10.41			7.23		
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.22	0.01	0.15	0.04	0.19

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	12,017	861	50,907	72,227	214,998	1295.70	-88.41	
Dividends	10,000	0	50,000	70,000	210,000		-90.00	
Interest	2,017	70	116	527	3,354	2781.43	-24.85	
Management and service fees	0	791	791	1,700	1,644	-100.00	-100.00	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	1,619,270	222,236	638,612	537,822	728,488	628.63	1027.17	
Dividends	1,590,680	206,853	618,124	508,058	684,787	668.99	1212.59	
Interest	18,119	6,502	8,117	12,841	26,322	178.67	65.64	
Management and service fees	10,471	8,881	12,371	16,923	17,379	17.90	-9.21	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0							
Dividends	0							
Interest	0							
Management and service fees	0							
Other income	0							
Total income from subsidiaries	1,631,287	223,097	689,519	610,049	943,486	631.20	559.55	
Securities gains (losses)	0	0	0	0	0		-100.00	
Other operating income	4,040	6,685	8,790	6,173	6,562	-39.57	-44.16	
Total operating income	1,635,327	229,782	698,309	616,222	950,048	611.69	538.17	
Operating Expenses								
Personnel expenses	72,987	67,173	92,486	61,243	67,984	8.66	41.00	
Interest expense	69,143	71,946	94,994	90,665	73,223	-3.90	-1.18	
Other expenses	68,590	133,432	147,751	36,328	25,494	-48.60	17.95	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	210,720	272,551	335,231	188,236	166,701	-22.69	17.14	
Income (loss) before taxes	1,425,256	-42,769	363,078	428,288	784,905		1766.28	
Applicable income taxes (credit)	24,958	-74,427	-119,429	-68,200	-53,695			
Extraordinary items								
Income before undistributed income of subsidiaries	1,400,298	31,658	482,507	496,488	838,600	4323.20	851.98	
Equity in undistributed income of subsidiaries	-336,799	1,059,276	1,054,166	365,911	214,217			
Bank subsidiaries	324,346	287,471	336,240	61,582	208,610	12.83	204.49	
Nonbank subsidiaries	-693,298	771,805	717,926	304,329	5,607			
Subsidiary holding companies	32,153	0	0	0	0			
Net income (loss)	1,063,499	1,090,934	1,536,673	862,399	1,052,817	-2.51	117.19	
Memoranda								
Bank net income	334,346	287,471	386,240	131,582	418,610	16.31	61.89	
Nonbank net income	897,382	978,658	1,336,050	812,387	690,394	-8.30	151.20	
Subsidiary holding companys' net income	32,153	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,224,246	17.96	2,593,982	23.03	2,600,313	22.35	2,364,866	2,300,179	-14.25	21.97
Common and preferred stock	2,219,866	17.93	2,593,982	23.03	2,599,190	22.34	2,363,932	2,299,840	-14.42	21.75
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	4,380	0.04	0	0	1,123	0.01	934	339		1273.04
Investment in nonbank subsidiaries	7,243,504	58.50	6,618,955	58.75	6,759,252	58.09	6,385,702	5,526,999	9.44	56.27
Common and preferred stock	5,593,540	45.17	5,709,430	50.68	5,649,658	48.55	4,825,106	4,086,547	-2.03	62.77
Excess cost over fair value	31,954	0.26	31,954	0.28	31,954	0.27	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds	1,461,579	11.80	738,199	6.55	925,940	7.96	1,386,466	1,106,545	97.99	75.74
Other receivables	156,431	1.26	139,372	1.24	151,700	1.30	142,176	301,953	12.24	-53.32
Investment in subsidiary holding companies	1,330,729	10.75	0	0	0	0	0	0		
Common and preferred stock	1,329,332	10.74	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,397	0.01	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	125,000	1.07	0	0		
Securities	1,012	0.01	1,029	0.01	1,029	0.01	1,029	1,332	-1.65	-97.88
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	278,001	2.25	245,446	2.18	244,422	2.10	198,793	177,694	13.26	34.56
Cash and due from unrelated depository institution	381,134	3.08	758,361	6.73	771,357	6.63	358,544	322,303	-49.74	5.33
Premises, furnishings, fixtures and equipment	13,775	0.11	13,808	0.12	13,798	0.12	13,837	13,964	-0.24	-4.72
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	910,184	7.35	1,034,179	9.18	1,121,047	9.63	895,817	794,057	-11.99	54.68
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	12,382,585	100.00	11,265,760	100.00	11,636,218	100.00	10,218,588	9,136,528	9.91	61.27
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	2,037,912	16.46	2,037,033	18.08	2,037,252	17.51	2,045,104	1,550,348	0.04	31.58
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	869,747	7.02	948,652	8.42	982,055	8.44	788,600	632,690	-8.32	75.79
Balance due to subsidiaries and related institutions	17,097	0.14	35,241	0.31	17,018	0.15	21,763	111,374	-51.49	-67.56
Total liabilities	2,924,756	23.62	3,020,926	26.82	3,036,325	26.09	2,855,467	2,294,412	-3.18	39.52
Equity Capital	9,457,829	76.38	8,244,834	73.18	8,599,893	73.91	7,363,121	6,842,116	14.71	69.44
Perpetual preferred stock (income surplus)	119,832	0.97	0	0	0	0	0	0		
Common stock	2,480	0.02	2,391	0.02	2,392	0.02	1,591	1,586	3.72	60.83
Common surplus	2,986,864	24.12	2,088,245	18.54	2,054,602	17.66	1,995,798	1,921,893	43.03	81.53
Retained earnings	8,842,363	71.41	7,632,114	67.75	8,002,107	68.77	6,703,125	6,086,721	15.86	103.74
Accumulated other comprehensive income	-982,077	-7.93	-41,259	-0.37	-86,520	-0.74	16,511	-5,036		
Other equity capital components	-1,511,633	-12.21	-1,436,657	-12.75	-1,372,688	-11.80	-1,353,904	-1,163,048		
Total liabilities and equity capital	12,382,585	100.00	11,265,760	100.00	11,636,218	100.00	10,218,588	9,136,528	9.91	61.27
Memoranda										
Loans and advances from bank subsidiaries	0	0	2,158	0.02	0	0	0	0	-100.00	
Loans and advances from nonbank subsidiaries	17,097	0.14	33,083	0.29	17,018	0.15	21,763	111,374	-48.32	-67.56
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	17,097	0.14	35,241	0.31	17,018	0.15	21,763	111,374	-51.49	-67.56
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	17,508		-100.00

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	15.63			18.58			19.22			12.24			15.70		
Bank net income / Average equity investment in banks	18.17			15.49			15.45			5.71			19.11		
Nonbank net income / Average equity investment in nonbanks	21.82			24.71			24.92			18.67			16.63		
Subsidiary HCs net income / Average equity investment in sub HCs	6.51														
Bank net income / Parent net income	31.44			26.35			25.13			15.26			39.76		
Nonbank net income / Parent net income	84.38			89.71			86.94			94.20			65.58		
Subsidiary holding companies' net income / Parent net income	3.02														
Leverage															
Total liabilities / Equity capital	30.92			36.64			35.31			38.78			33.53		
Total debt / Equity capital	21.55			24.71			23.69			27.77			22.66		
Total debt + notes payable to subs that issued TPS / Equity capital	21.55			24.71			23.69			27.77			22.66		
Total debt + Loans guaranteed for affiliate / Equity capital	21.55			24.71			23.69			27.77			22.91		
Total debt / Equity capital – excess over fair value	21.62			24.80			23.78			27.90			22.77		
Long-term debt / Equity capital	21.55			24.71			23.69			27.77			22.66		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0.18			0.43			0.20			0.30			1.63		
Excess cost over fair value / Equity capital	0.34			0.39			0.37			0.43			0.47		
Long-term debt / Consolidated long-term debt	58.84			81.63			61.01			84.63			80.85		
Double Leverage															
Equity investment in subs / Equity capital	97.01			101.10			96.29			98.07			93.81		
Total investment in subs / Equity capital	114.18			111.74			108.83			118.84			114.40		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.20			0.06			-0.21			-0.16			-0.40		
Equity investment in subs – equity cap / Net income-div (X)				0.07											
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	374.96			95.81			164.46			174.50			280.54		
Cash from ops + noncash items + op expense / Op expense + dividend	180.62			93.26			160.16			210.94			298.58		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	21.10			228.14			205.08			117.50			127.68		
Pretax operating income + interest expense / Interest expense	2,161.32			40.55			482.21			572.39			1,171.94		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,161.32			40.55			482.21			572.39			1,171.94		
Dividends + interest from subsidiaries / Interest expense + dividends	554.34			91.25			202.34			196.13			339.44		
Fees + other income from subsidiaries / Salary + other expenses	7.40			4.82			5.48			19.09			20.35		
Net income / Current part of long-term debt + preferred dividends (X)	62.20			30.96			90.30			39.63			9.45		
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.52			13.81			15.24			16.62			18.70		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due							0								
Nonaccrual							0								
Total							0								
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0.26		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0.26		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	12.96			36.84			39.90			35.82			26.46		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	5.97			4			3.51			3.96			4.08		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	15.94			511.55			49.59			42.47			23.74		
Dividends declared / Net income	20.99			14.84			15.57			24.45			18.91		
Net income – dividends / Average equity	12.35			15.82			16.23			9.25			12.73		
Percent of Dividends Paid															
Dividends from bank subsidiaries	4.48			0			20.90			33.19			105.46		
Dividends from nonbank subsidiaries	712.52			127.73			258.34			240.92			343.90		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries	717			127.73			279.23			274.11			449.36		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	2.99			0			12.95			53.20			50.17		
Interest income from bank subsidiaries.....	0.60			0.02			0.03			0.40			0.80		
Management and service fees from bank subsidiaries	0			0.28			0.20			1.29			0.39		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	3.59			0.30			13.18			54.89			51.36		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	177.26			21.14			46.27			62.54			99.19		
Interest income from nonbank subsidiaries.....	2.02			0.66			0.61			1.58			3.81		
Management and service fees from nonbank subsidiaries	1.17			0.91			0.93			2.08			2.52		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	180.44			22.71			47.80			66.20			105.52		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0														
Interest income from subsidiary holding companies.....	0														
Management and service fees from subsidiary holding companies.....	0														
Other income from subsidiary holding companies.....	0														
Operating income from subsidiary holding companies.....	0														
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0.61			0			7.16			11.36			22.10		
Interest income from bank subsidiaries.....	0.12			0.03			0.02			0.09			0.35		
Management and service fees from bank subsidiaries	0			0.34			0.11			0.28			0.17		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.73			0.37			7.29			11.72			22.63		
Dividends from nonbank subsidiaries	97.27			90.02			88.52			82.45			72.08		
Interest income from nonbank subsidiaries.....	1.11			2.83			1.16			2.08			2.77		
Management and service fees from nonbank subsidiaries	0.64			3.86			1.77			2.75			1.83		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	99.02			96.72			91.45			87.28			76.68		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt	0.84			1.73			0.84			1.06			7.18		